

1           1.       (Currently Amended) A method of centralizing access to vehicle debt  
2       payoff information, comprising:

3           uploading current vehicle debt payoff information to a database on a server  
4       computer system from computer systems of a plurality of lending institutions, said  
5       database including a plurality of records for each of said plurality of lending  
6       institutions, wherein said plurality of records includes borrower identification and  
7       vehicle debt payoff information for a respective plurality of borrowers;

8           updating said current vehicle debt payoff information periodically on said  
9       database of said server computer system; and

10          accessing a portion of said current vehicle debt payoff information from said  
11       database by a vehicle dealership, said portion of said current vehicle debt payoff  
12       information including said borrower identification and current loan amount.

1           2.       (Original) The method of claim 1, wherein said accessing the portion of  
2       said current vehicle debt payoff information comprising accessing the portion of said  
3       current vehicle debt payoff information by accessing said database over an Internet  
4       connection.

1           3.       (Original) The method of claim 1, wherein said accessing the portion of  
2       said current vehicle debt payoff information comprising accessing the portion of said  
3       current vehicle debt payoff information by accessing said database over a telephone  
4       line connection.

1           4.       (Original) The method of claim 1 further comprising, prior to said  
2       uploading current vehicle debt payoff information, authenticating one or more of said  
3       plurality of lending institutions as being authorized lending institutions.

1           5.       (Original) The method of claim 1, wherein said current vehicle debt  
2     payoff information is used by the vehicle dealership in the preparation of a vehicle  
3     contract involving one of said plurality of borrowers.

1           6.       (Original) The method of claim 1, wherein said updating said current  
2     vehicle debt payoff information periodically comprises updating said current vehicle  
3     debt payoff information periodically where the periodic update of one lending  
4     institution is different from the periodic update of other lending institutions.

1           7.       (Original) The method of claim 1, wherein said updating said current  
2     vehicle debt payoff information periodically comprises updating said current vehicle  
3     debt payoff information by said plurality of lending institutions at different periodic  
4     intervals.

1           8.       (Currently Amended) A system for accessing vehicle debt payoff  
2     information from a centralized database, comprising:

3                 means for uploading current vehicle debt payoff information to a database by a  
4     plurality of lending institutions, said database including a plurality of records for each  
5     of said plurality of lending institutions, wherein said plurality of records includes  
6     borrower identification information and vehicle debt payoff information for a plurality  
7     of borrowers;

8                 means for periodically updating said current vehicle debt payoff information;  
9     and

10                means for accessing a portion of said current vehicle debt payoff information  
11     from said database by a vehicle dealership, said portion of said current vehicle debt

12 payoff information includes said borrower identification and payoff amount a  
13 borrower's name, loan number, and payoff amount.

1 9. (Original) The system of claim 8, wherein said means for accessing the  
2 portion of said current vehicle debt payoff information comprising means for  
3 accessing the portion of said current vehicle debt payoff information using means for  
4 accessing said database over a network connection.

1 10. (Original) The system of claim 8, wherein said means for accessing the  
2 portion of said current vehicle debt payoff information comprising means for  
3 accessing the portion of said current vehicle debt payoff information using means for  
4 accessing said database over a telephone line connection.

1 11. (Original) The system of claim 8 further comprising, prior to said means  
2 for uploading current vehicle debt payoff information, means for authenticating said  
3 plurality of lending institutions as being authorized lending institutions.

1 12. (Original) The system of claim 8, wherein said current vehicle debt  
2 payoff information is used by the vehicle dealership in the preparation of a vehicle  
3 contract involving one of said plurality of borrowers.

1 13. (Original) The system of claim 8, wherein said means for periodically  
2 updating said current vehicle debt payoff information comprises means for  
3 periodically updating said current vehicle debt payoff information by said plurality of  
4 lending institutions at different periodic intervals.

1           14.   (New) An apparatus for maintaining up to date loan information of a  
2   plurality of borrowers and providing access to the up to date loan information,  
3   comprising:

4           memory to include one or more instructions, and a database for including a  
5   plurality of records for each of a plurality of borrowers, said plurality of records  
6   includes borrower identification information and debt payoff information for said  
7   plurality of borrowers; and

8           a processor coupled to said memory, said processor, in response to said one or  
9   more instructions, to:

10           (i)   periodically receive current debt payoff information for said  
11   plurality of borrowers,

12           (ii)   store said current debt payoff information in said database,

13           (iii)  receive a request for access to said current debt payoff  
14   information, and

15           (iv)   provide access to said current debt payoff information in response  
16   to said request.

1           15.   (New) The apparatus of claim 14, wherein said current debt payoff  
2   information comprises current vehicle debt payoff information.

1           16.   (New) The apparatus of claim 14, wherein (iv) comprises:

2           (iv)   provide access to said current debt payoff information over a  
3   network in response to said request.

1           17.   (New) The apparatus of claim 14, wherein (iv) comprises:

2                   (iv)   provide access to said current debt payoff information over an  
3                   automated telephone system in response to said request.

1           18.   (New) The apparatus of claim 14, wherein said memory comprises one  
2   or more of a random access memory, hard disk, and flash memory.